UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF ILLINOIS

IN RE:	)	
TERRY L. KOOPMAN	)	Case No. 03 B 30069
LYNNE J. KOOPMAN	)	Chapter 13
	)	
DEBTOR(S)	)	Judge Kenneth J. Meyers
	)	

MOTION FOR RELIEF FROM THE AUTOMATIC STAY

NOW COMES AmerUs Home Equity, a secured creditor herein, by and through its attorneys, **CODILIS AND ASSOCIATES, P.C.** and moves this Honorable Court for an Order granting relief from the automatic stay of this proceeding and in support thereof respectfully represents as follows:

1. This Court has jurisdiction pursuant to 28 U.S.C. Section 1334 and General Rule 30 of the United States District Court for the Southern District of Illinois;

2. Venue is fixed in this Court pursuant to 28 U.S.C. Section 1409;

3. Debtor filed a petition under Chapter 13 of Title 11, United States Bankruptcy Code on 1/9/03;

4. That enforcement of this security interest has been stayed automatically by operation of 11 U.S.C. Section 362 of the Bankruptcy Code;

5. Said Creditor is the first mortgage holder or servicer on the property commonly known as 528 Buckhorn Court, Troy, IL;

6. The Chapter 13 plan herein provides for the cure of the default of said mortgage and maintenance of current payments during the pendency of the proceeding;

7. Pursuant to the plan, Debtor(s) is/are to disburse the current monthly mortgage payments directly to Creditor beginning with the first payment due after the filing of the Chapter 13 Bankruptcy (subject to periodic adjustment due to change in escrow);

8. That this Creditor is entitled to relief from the automatic stay under 11 U.S.C. Section 362(d) for the following reasons:

a) The Debtor is past due for the 8/1/03, payment through and including 12/1/03;

b) The total post-petition default through and including 12/1/03, is $2,765.93. This amount includes 5 late charges at $20.83 each and our post-petition attorney fees and costs;

9. c) That in accordance with the terms of the note and mortgage, a late charge of $20.83, will be assessed and the default will increase to $2,786.76 if not cured by 12/15/03;

10. Said failure to make post-petition mortgage payments is sufficient grounds for relief from the automatic stay for cause pursuant to 11 U.S.C. Section 362(d) (1);

11. That the Court has authority to order that Rule 4001(a)(3) is not applicable to the order entered in granting this motion, and movant requests this Court so order;

WHEREFORE, this Creditor, AmerUs Home Equity, prays this Court enter an Order pursuant to 11 U.S.C. Section 362(d) granting relief from the automatic stay of this proceeding, approving its post-petition fees and costs incurred, and for such other and further relief as this Court may deem just and proper.

Dated this December 1, 2003.

Respectfully Submitted,

Codilis & Associates, P.C.

By: /S/ *Berton J. Maley*

Berton J. Maley ARDC#6209399
Gloria C. Tsotsos ARDC# 6274279
Jose G. Moreno ARDC#6229900
Daniel C. Walters ARDC#6270792
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Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
C&A File No. 14-03-B911

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that this law firm is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS

IN RE:	Terry L. Koopman Lynne J. Koopman	)	In Proceedings
		)	Under Chapter 13
		)	
		)	BK No. 03 B 30069
	Debtor(s).	)	

SUMMARY OF EXHIBITS

The following exhibit(s) pertain to the Motion for Relief from the Automatic Stay filed by AMERUS HOME EQUITY on December 1, 2003:

1. Note / Mortgage

/S/ *Berton J. Maley*
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
Berton J. Maley ARDC#6209399
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Rachael A. Arnold ARDC#6276349
Mark D. McClain ARDC#6275481

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and accurate copy of all exhibits listed above were deposited in the United States mail, first class, postage prepaid, on December 1, 2003, addressed to the following:

James W. McRoberts, Chapter 13 Trustee, P.O. Box 24100, Belleville, IL 62223
Terry L. Koopman, Lynne J. Koopman, Debtor(s), 528 Buckhorn Court, Troy, IL 62294
Mark Hunt, Attorney for Debtor(s), 507 St Louis St., Edwardsville, IL 62025
Office of U.S. Trustee, Becker Building, Room 1100, 401 Main, Peoria, IL 61602

/S/ *Berton J. Maley*